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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Shakanda Jimenez Debtor

District/off: 0313-2

Case No. $18-15449-\mathrm{amc}$ Chapter 7

Date Rcvd: Dec 14, 2018

CERTIFICATE OF NOTICE

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User: admin Form ID: 318 Total Noticed: 40

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.			
db	+Shakanda Jimenez, 9 Deborah Avenue, New Castle, DE 19720-3435		
14182595	+AES/PHEAA, PO BOX 61047, HARRISBURG, PA 17106-1047		
14182596 14182598	+AES/ST FNDNG, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461 +AES/ST FNDNG, POB 61047, HARRISBURG, PA 17106-1047		
14182598	+AES/ST FNDNG, POB 61047, HARRISBURG, PA 17106-1047 +CONDUENT/MEFA, ATTN: CLAIMS DEPARTMENT, PO BOX 7051, UTICA, NY 13504-7051		
14182603	CONDUENT/MEFA, C/O ACS, UTICA, NY 13501		
14182607	+Equifax, PO BOX 740241, Atlanta, GA 30374-0241		
14182609	+FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184		
14182611	+FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610		
14182620	+FREEDOM MORTGAGE CORPORATION, 10500 KINCAID DR, FISHERS, IN 46037-9764		
14182619	+FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY, PO BOX 50428, INDIANAPOLIS, IN 46250-0401		
14202628	+FREEDOM MORTGAGE CORPORATION, C/O KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106, FREEDOM MORTGAGE CORPORATION 19106-1541		
14182623	+LOANCARE LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262		
14182628	+PECO, PO BOX 37629, Philadelphia, PA 19101-0629		
14182627	+PECO, PO BOX 13439, Philadelphia, PA 19101-3439		
14182633	TransUnion, PO BOX 1000, Crum Lynne, PA 19022		
14182637	+US DEPT OF EDUCATION, PO BOX 5609, GREENVILLE, TX 75403-5609		
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Dec 15 2018 03:03:34 City of Philadelphia,			
billy	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,		
	Philadelphia, PA 19102-1595		
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 03:02:47		
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,		
	Harrisburg, PA 17128-0946		
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2018 03:03:26 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404		
14182593	+E-mail/Text: bankruptcy@rentacenter.com Dec 15 2018 03:04:17 ACCEPTANCE NOW,		
11102373	ATTN: ACCEPTANCENOW CUSTOMER SERVICE / B, 5501 HEADQUARTERS DR, PLANO, TX 75024-5837		
14182594	+E-mail/Text: bankruptcy@rentacenter.com Dec 15 2018 03:04:17 ACCEPTANCE NOW,		
	5501 HEADQUARTERS DR, PLANO, TX 75024-5837		
14182601	EDI: CAPITALONE.COM Dec 15 2018 07:53:00 CAPITAL ONE, 15000 CAPITAL ONE DR,		
1.41.00600	RICHMOND, VA 23238		
14182600	+EDI: CAPITALONE.COM Dec 15 2018 07:53:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285		
14182605	+EDI: CRFRSTNA.COM Dec 15 2018 07:53:00 CREDIT FIRST NATIONAL ASSOC, 6275 EASTLAND RD,		
	BROOKPARK, OH 44142-1399		
14182604	+EDI: CRFRSTNA.COM Dec 15 2018 07:53:00 CREDIT FIRST NATIONAL ASSOC,		
	ATTN: BK CREDIT OPERATIONS, PO BOX 81315, CLEVELAND, OH 44181-0315		
14182606	+EDI: NAVIENTEKASMDOE.COM Dec 15 2018 07:53:00 DEPT OF ED / NAVIENT, PO BOX 9635,		
14189096	WILKES BARRE, PA 18773-9635 +E-mail/Text: duffyk@co.delaware.pa.us Dec 15 2018 03:04:00 Delaware County Tax Claim Bureau,		
14109090	Government Center Building, 201 W. Front Street, Media, PA 19063-2708		
14182616	E-mail/Text: shawnaj@fmfcu.org Dec 15 2018 03:02:25 FRANKLIN MINT FEDERAL CREDIT UNION,		
	5 HILLMAN DR STE 100, CHADDS FORD, PA 19317		
14182613	E-mail/Text: shawnaj@fmfcu.org Dec 15 2018 03:02:25 FRANKLIN MINT FEDERAL CREDIT UNION,		
	ATTN: BANKRUPTCY, 5 HILLMAN DR STE 100, CHADDS FORD, PA 19317		
14182622	+EDI: IIC9.COM Dec 15 2018 07:53:00		
14182621	SAINT PAUL, MN 55164-0378 +EDI: IIC9.COM Dec 15 2018 07:53:00		
14102021	ST. PAUL, MN 55164-0378		
14182626	+E-mail/Text: bankruptcygroup@peco-energy.com Dec 15 2018 03:02:34 PECO,		
	2301 Market Street, N3-1, Philadelphia, PA 19103-1380		
14182629	+EDI: DRIV.COM Dec 15 2018 07:53:00 SANTANDER CONSUMER USA, ATTN: BANKRUPTCY,		
4.4.00.00	PO BOX 961245, FORT WORTH, TX 76161-0244		
14182630	+EDI: DRIV.COM Dec 15 2018 07:53:00 SANTANDER CONSUMER USA, PO BOX 961245,		
14182631	FT WORTH, TX 76161-0244 +EDI: RMSC.COM Dec 15 2018 07:53:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY DEPT,		
T4T0703T	PO BOX 965060, ORLANDO, FL 32896-5060		
14182632	+EDI: RMSC.COM Dec 15 2018 07:53:00 SYNCHRONY BANK/WALMART, PO BOX 965024,		
	ORLANDO, FL 32896-5024		
14182634	+EDI: ECMC.COM Dec 15 2018 07:53:00 US DEPT OF EDUCATION, ATTN: BANKRUPTCY, PO BOX 16448,		
1 41 00 6 41	SAINT PAUL, MN 55116-0448		
14182641	+EDI: VERIZONCOMB.COM Dec 15 2018 07:53:00 VERIZON, PO BOX 650584, DALLAS, TX 75265-0584		
14182640	+EDI: VERIZONCOMB.COM Dec 15 2018 07:53:00 VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225		
	TOTAL: 23		

TOTAL: 23

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District/off: 0313-2
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                                                                                         Date Royd: Dec 14, 2018
                              Form ID: 318
                                                           Total Noticed: 40
           ***** BYPASSED RECIPIENTS (continued) *****
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14182624
                LYCOMING CLG
14182625
                LYCOMING COLLEGE
14182599*
               +AES/ST FNDNG,
                                POB 61047,
                                              HARRISBURG, PA 17106-1047
14182597*
                                                   PO BOX 2461,
               +AES/ST FNDNG,
                                ATTN: BANKRUPTCY,
                                                                    HARRISBURG, PA 17105-2461
                                            Atlanta, GA 30374-0241
14182608*
               +Equifax,
                           PO BOX 740241,
                                     ATTN: BANKRUPTCY,
               +FEDLOAN SERVICING,
                                                          PO BOX 69184,
14182610*
                                                                          HARRISBURG, PA 17106-9184
               +FEDLOAN SERVICING,
                                     PO BOX 60610,
                                                     HARRISBURG, PA 17106-0610
14182612*
14182617*
              ++FRANKLIN MINT FCU SHAWNA JONOVIC,
                                                     ATTN CREDIT SOLUTIONS,
                                                                               5 HILLMAN DRIVE,
                                                                                                  SUITE 100,
                 CHADDS FORD PA 19317-9752
               (address filed with court:
                                           FRANKLIN MINT FEDERAL CREDIT UNION,
                                                                                   5 HILLMAN DR STE 100,
                 CHADDS FORD, PA 19317)
              ++FRANKLIN MINT FCU SHAWNA JONOVIC,
14182618*
                                                    ATTN CREDIT SOLUTIONS,
                                                                               5 HILLMAN DRIVE,
                                                                                                  SUITE 100,
                 CHADDS FORD PA 19317-9752
               (address filed with court: FRANKLIN MINT FEDERAL CREDIT UNION,
                                                                                   5 HILLMAN DR STE 100,
                 CHADDS FORD, PA 19317)
              ++FRANKLIN MINT FCU SHAWNA JONOVIC,
                                                   ATTN CREDIT SOLUTIONS,
                                                                               5 HILLMAN DRIVE,
                                                                                                  SUITE 100.
14182614*
                 CHADDS FORD PA 19317-9752
               (address filed with court:
                                           FRANKLIN MINT FEDERAL CREDIT UNION,
                                                                                   ATTN: BANKRUPTCY,
                 5 HILLMAN DR STE 100,
                                           CHADDS FORD, PA 19317)
              ++FRANKLIN MINT FCU SHAWNA JONOVIC,
14182615*
                                                    ATTN CREDIT SOLUTIONS,
                                                                               5 HILLMAN DRIVE,
                                                                                                  SUITE 100,
                 CHADDS FORD PA 19317-9752
               (address filed with court:
                                           FRANKLIN MINT FEDERAL CREDIT UNION,
                                                                                   ATTN: BANKRUPTCY,
                 5 HILLMAN DR STE 100,
                                          CHADDS FORD, PA 19317)
14182638*
               +US DEPT OF EDUCATION,
                                        PO BOX 5609,
                                                        GREENVILLE, TX 75403-5609
                                                        GREENVILLE, TX 75403-5609
CY, PO BOX 16448, SAIN
14182639*
               +US DEPT OF EDUCATION,
                                        PO BOX 5609,
                                        ATTN: BANKRUPTCY,
               +US DEPT OF EDUCATION,
14182635*
                                                                              SAINT PAUL, MN 55116-0448
               +US DEPT OF EDUCATION,
                                        ATTN: BANKRUPTCY,
14182636*
                                                             PO BOX 16448,
                                                                              SAINT PAUL, MN 55116-0448
                                                                                             TOTALS: 2, * 13, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com STEPHEN MATTHEW DUNNE on behalf of Debtor Shakanda Jimenez bestcasestephen@gmail.com, dunnesr74587@notify.bestcase.com

STEPHEN VINCENT BOTTIGLIERI on behalf of Creditor Delaware County Tax Claim Bureau steve@bottiglierilaw.com, ecfnotice@comcast.net

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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I .	<u>Certificate of Notice</u>	Page 3 of 4
Information	to identify the case:	
Debtor 1 Debtor 2 (Spouse, if filing)	Shakanda Jimenez	Social Security number or ITIN xxx-xx-7790
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States B	Bankruptcy Court Eastern District of Pennsylvania	
Case number:	18-15449-amc	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shakanda Jimenez

12/13/18

By the court: Ashely M. Chan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.